Case 16-07501 Doc 1 Filed 03/03/16 Entered 03/03/16 19:16:49 Desc Main Document Page 1 of 58

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	<u> </u>	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	□Chapter 11	
	□Chapter 12	
	□Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	Write	e the name that is on	Erika	
	your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.		First name	First name
		E		
		Middle name	Middle name	
			Aguilar	
		Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	
2.	use	ther names you have	Erika Aguilar	
		de your married or len names.		
3.	you num Indi	the last 4 digits of Social Security ber or federal vidual Taxpayer tification number	xxx-xx-3765	

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Case number (if known)

Debtor 1 Erika E Aguilar

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and Employer Identification Numbers (EIN) you have ■I have not used any business name or EINs. have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs Where you live If Debtor 2 lives at a different address: 6024 S Menard Chicago, IL 60638 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this have lived in this district longer than in any other petition, I have lived in this district longer than district. in any other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

Document Page 3 of 58 Case number (if known) Debtor 1 Erika E Aguilar Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details How you will pay the fee about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No. bankruptcy within the last 8 years? ☐Yes. When Case number District District When Case number When Case number 10. Are any bankruptcy No cases pending or being filed by a spouse who is ☐Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When Case number, if known District Relationship to you Debtor District When Case number, if known

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this

11. Do you rent your

residence?

□No.

Yes.

Go to line 12.

No. Go to line 12.

bankruptcy petition.

Document Page 4 of 58 Case number (if known) Debtor 1 Erika E Aguilar Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention Do you own or have any No. property that poses or is alleged to pose a threat ☐Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention? For example, do you own perishable goods, or Where is the property? livestock that must be fed,

Number, Street, City, State & Zip Code

or a building that needs urgent repairs?

Page 5 of 58 Document Case number (if known) Debtor 1 Erika E Aguilar

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a

mental deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active

П

military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if anv.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

I have a mental illness or a mental Incapacity.

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing

in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Case number (if known) Debtor 1 Erika E Aguilar Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an you have? individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■No. Go to line 16c. ☐Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. □No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will **□**Yes be available for distribution to unsecured creditors? 18. How many Creditors do **□**1,000-5,000 **25,001-50,000 1**-49 you estimate that you **□**50,001-100,000 **5**001-10,000 **□**50-99 owe? **1**0,001-25,000 ■More than 100,000 **□**100-199 \square 200-999 19. How much do you □\$1,000,001 - \$10 million □\$500,000,001 - \$1 billion \$0 - \$50,000 estimate your assets to □\$10,000,001 - \$50 million **□**\$1,000,000,001 - \$10 billion **\$50,001 - \$100,000** be worth? □\$50,000,001 - \$100 million □\$10,000,000,001 - \$50 billion **1**\$100.001 - \$500.000 \$100,000,001 - \$500 million ☐More than \$50 billion □\$500,001 - \$1 million 20. How much do you □\$1,000,001 - \$10 million □\$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □\$10,000,001 - \$50 million □\$1,000,000,001 - \$10 billion **\$50,001 - \$100,000** to be? □\$50,000,001 - \$100 million □\$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □\$100,000,001 - \$500 million ☐ More than \$50 billion □\$500,001 - \$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Erika E Aguilar Erika E Aquilar Signature of Debtor 2 Signature of Debtor 1 Executed on Executed on March 1, 2016 MM / DD / YYYY MM / DD / YYYY

Debtor 1 Erika E Aguilar Page 7 of 58

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Ronald	P Strojny	Date	March 1, 2016	
Signature of	Attorney for Debtor		MM / DD / YYYY	
Ronald P	Strojny			
Printed name				
Ronald P	Strojny			
Firm name				
5839 W 35	th Street			
Cicero, IL	60804			
Number, Street,	City, State & ZIP Code			
Contact phone	708-652-2800	Email address	rpstrojny@yahoo.com	
6282154				
Bar number & S	tate			

		Docum	THE TAUC O OF JU	
Fill in this infor	mation to identify your	case:		
Debtor 1	Erika E Aguilar			
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
		Your as	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	2,500.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	2,500.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	46,168.83
	Your total liabilities	\$	46,168.83
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,163.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,135.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	our other so	chedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for	a personal	, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 Ú.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$	430.00
		1 -	

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total c	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	6,581.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	6,581.00

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Fi	II in this inform	nation to identify you	ır case and			ue 10 01 30			
De	ebtor 1	Erika E Aguilar							
D.	ebtor 2	First Name	Mid	Idle Name	Last	Name			
	oouse, if filing)	First Name	Mid	ddle Name	Last	Name			
Ur	nited States Ban	kruptcy Court for the:	NORTHE	ERN DISTRICT OF	ILLINOIS				
Ca	ase number								Check if this is an amended filing
O	fficial For	m 106A/B							
_		A/B: Prop	perty						12/15
it fir	ts best. Be as co re space is neede	mplete and accurate as	possible. If eet to this fo	two married people rm. On the top of an	are filing to y additiona	t fits in more than one category, I gether, both are equally responsi I pages, write your name and cas ave an Interest In	ible for sup	plying corr	ect information. If
1. I	Do you own or ha	ve any legal or equitab	e interest in	any residence, build	ding, land, o	or similar property?			
ı	No. Go to Part 2								
	Yes. Where is the								
Pa	rt 2: Describe Y	our Vehicles							
						her they are registered or no tory Contracts and Unexpired I		any vehic	les you own that
3.	Cars, vans, tru	cks, tractors, sport	utility vehic	cles, motorcycles	i				
	■No ⊒Yes								
						other vehicles, and accessonobiles, motorcycle accessorie			
	■No ⊒Yes								
5		•	-	-		Part 2, including any entries			\$0.00
Pa	rt 3: Describe Y	our Personal and Hous	sehold Items	;					
		ave any legal or equ			following i	items?		port Do n	rent value of the ion you own? not deduct secured ns or exemptions.
6.		ods and furnishings or appliances, furnitu		hina, kitchenware					•
							٦		
		I Bod Dea	ccar Eaf	a Cattaa Tabla	End Tak	Joe Lamne Dock Small	1		

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

□No

Yes. Describe.....

\$750.00

Appliances, Flatware, Utensils

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own? Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No

Case 16-07501 Doc 1 Filed 03/03/16 Entered 03/03/16 19:16:49 Desc Main Document Page 12 of 58 Case number (if known) Debtor 1 Erika E Aguilar 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. \square No Institution name: Yes..... Byline Bank savings account (Debtor is \$750.00 17.1. Savings custodian on this account for her daughter) 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Institution name or individual: □Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Issuer name and description. □Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): □Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured

☐Yes. Give specific information about them...

Document Page 13 of 58 Case number (if known) Debtor 1 Erika E Aguilar claims or exemptions. 28. Tax refunds owed to you Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No ☐Yes. Give specific information... 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Tes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐Yes. Give specific information... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☐Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ☐Yes. Describe each claim....... 35. Any financial assets you did not already list ☐Yes. Give specific information... 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$750.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐Yes. Go to line 47.

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7:

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Case number (if known) Document Debtor 1 Erika E Aguilar

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☐Yes. Give specific information.......

54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00

Part	8: List the Totals of Each Part of this Form				
55.	Part 1: Total real estate, line 2				\$0.00
56.	Part 2: Total vehicles, line 5		\$0.00		
57.	Part 3: Total personal and household items, line 15		\$1,750.00		
58.	Part 4: Total financial assets, line 36		\$750.00		
59.	Part 5: Total business-related property, line 45		\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52		\$0.00		
61.	Part 7: Total other property not listed, line 54	+_	\$0.00		
62.	Total personal property. Add lines 56 through 61		\$2,500.00	Copy personal property total	\$2,500.00

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$2,500.00

page 5 Official Form 106A/B Schedule A/B: Property

Fill in this infor	mation to identify your	case:		
Debtor 1	Erika E Aguilar			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Specific laws that allow exemption

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Amount of the exemption you claim

Part 1: Identify the Property You Claim as Exempt

Brief description of the property and line on

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the

Schedule A/B that lists this property	portion you own	• •	·
	Copy the value from Schedule A/B	Check only one box for each exemption.	
Bed, Dresser, Sofa, Coffee Table, End Tables, Lamps, Desk, Small	\$750.00	\$750.00	735 ILCS 5/12-1001(b)
Appliances, Flatware, Utensils Line from Schedule A/B: 6.1		☐ 100% of fair market value, up to any applicable statutory limit	
TV, Radio, DVD Player, Computer, Cell Phone	\$500.00	\$500.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 7.1		☐ 100% of fair market value, up to any applicable statutory limit	
Books, Pictures, Family Photos, CDs, DVDs, Games	\$100.00	\$100.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 8.1		☐ 100% of fair market value, up to any applicable statutory limit	
Necessary Wearing Apparel Line from Schedule A/B: 11.1	\$300.00	\$300.00	735 ILCS 5/12-1001(a)
Line from Genedale AVB.		☐ 100% of fair market value, up to any applicable statutory limit	
Ring, Watch, Costume Jewelry Line from Schedule A/B: 12.1	\$100.00	\$100.00	735 ILCS 5/12-1001(b)
LINE HOLLI CONCUME FUD. 12.1		☐ 100% of fair market value, up to any applicable statutory limit	

Entered 03/03/16 19:16:49 Document Page 16 of 58 Erika E Aguilar Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Savings: Byline Bank savings 735 ILCS 5/12-1001(b) \$750.00 \$750.00 account (Debtor is custodian on this account for her daughter) 100% of fair market value, up to Line from Schedule A/B: 17.1 any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Filed 03/03/16

Case 16-07501

Yes

Doc 1

Desc Main

		<u> </u>	1 440 11 01 00	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Erika E Aguilar			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - ■No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐Yes. Fill in all of the information below.

	0000 10 07001 B	Document	Page 1	8 of 58	45 Best Main			
Fill in this	s information to identify your o							
Debtor 1	Erika E Aguilar							
	First Name	Middle Name	Last Name					
Debtor 2 (Spouse if, fili	ing) First Name	Middle Name	Last Name					
	3,							
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT OF	LLINOIS					
Case num	ber							
(if known)					☐ Check if this is an			
					amended filing			
Official	Form 106E/F							
	ule E/F: Creditors W	ho Have Unsecure	d Claims		12/15			
				art 2 for creditors with NONPR	IORITY claims. List the other party to			
e Creditors he Continua number (if k	s Who Have Claims Secured by Pro ation Page to this page. If you have	perty. If more space is needed, one information to report in a Pa	copy the Part you	need, fill it out, number the e	rred claims that are listed in Schedule ntries in the boxes on the left. Attach ional pages, write your name and case			
	creditors have priority unsecured							
	Go to Part 2.	ounino againer you .						
□Yes.	50 to 1 art 2.							
	List All of Your NONPRIORITY	Y Unsecured Claims						
3. Do any	creditors have nonpriority unsecu	red claims against you?						
□No. Y	ou have nothing to report in this part.	. Submit this form to the court with	your other sched	ules.				
— ■Yes.			,					
	of your nonpriority unsecured claid ist the creditor separately for each cla				as more than one nonpriority unsecured noluded in Part 1. If more than one			
creditor	holds a particular claim, list the other	r creditors in Part 3.If you have mo	re than three non	priority unsecured claims fill out t				
					Total claim			
	hase onpriority Creditor's Name	Last 4 digits of ac	count number	0633	\$0.00			
	ttn: Correspondence Dept			Opened 8/30/04 Last	Active			
P	o Box 15298	When was the de	bt incurred?	3/05/10				
	/ilmington, DE 19850 Imber Street City State Zlp Code	As of the date you	ı file the claim i	s: Check all that apply				
	ho incurred the debt? Check one.	_	a me, me olami i	s. Oncor all that apply				
	Debtor 1 only	□Contingent □						
	Debtor 2 only	☐Unliquidated						
_	□Disputed □Debtor 1 and Debtor 2 only □Disputed Type of NONPRIORITY unsecured claim:							
	At least one of the debtors and anoth	= =	ANTI Uliseculet	r Claim.				
	Check if this claim is for a commu the claim subject to offset?		•	ation agreement or divorce that y	ou did not			
	No	<u>.</u>		plans, and other similar debts				
	Yes	Other. Specify	Charge Acc	count				
		outlot. opcomy						

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Debtor 1 Erika E Aguilar Case number (if know) 4.2 Comenity Bank / The Limited Last 4 digits of account number 7629 \$147.00 Nonpriority Creditor's Name Opened 4/01/15 Last Active Po Box 182125 When was the debt incurred? 7/02/15 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent Debtor 1 only ■ Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐Student loans Check if this claim is for a community debt Dbligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts No **Charge Account** ☐Yes Other. Specify 4.3 Comenity Bank / The Limited Last 4 digits of account number \$0.00 7943 Nonpriority Creditor's Name Opened 1/01/02 Last Active Po Box 182125 When was the debt incurred? 5/10/08 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent Debtor 1 only ■ Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐Student loans Check if this claim is for a community debt Dbligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts Nο **Charge Account** □Yes Other. Specify 4.4 **Comenity Bank/Limited Too** \$0.00 Last 4 digits of account number 8460 Nonpriority Creditor's Name Opened 3/01/02 Last Active Po Box 182125 When was the debt incurred? 4/04/05 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent Debtor 1 only ■ Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐At least one of the debtors and another ☐Student loans Check if this claim is for a community debt $\hfill \hfill \hfill$ Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No **Charge Account** □Yes Other. Specify

Document Page 20 of 58 Debtor 1 Erika E Aguilar Case number (if know) 4.5 Comenity Bank/vctrssec Last 4 digits of account number 3122 \$340.00 Nonpriority Creditor's Name Opened 9/01/15 Last Active Po Box 182125 When was the debt incurred? 1/11/16 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent Debtor 1 only ■ Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: TAt least one of the debtors and another ☐Student loans Check if this claim is for a community debt Dbligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts No **Charge Account** □Yes Other. Specify 4.6 Dept Of Ed/Navient Last 4 digits of account number \$0.00 2201 Nonpriority Creditor's Name Attn: Claims Dept Opened 1/17/12 Last Active Po Box 9400 When was the debt incurred? 12/08/14 Wilkes Barr, PA 18773 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. Contingent Debtor 1 only ■ Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐At least one of the debtors and another Student loans Check if this claim is for a community debt Dbligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No □Yes Other. Specify Educational 4.7 **Dept Of Ed/Navient** Last 4 digits of account number 0117 Unknown Nonpriority Creditor's Name Attn: Claims Dept Opened 1/01/12 Last Active Po Box 9400 When was the debt incurred? 12/01/14 Wilkes Barr, PA 18773 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. Contingent Debtor 1 only ■ Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans Check if this claim is for a community debt Dbligations arising out of a separation agreement or divorce that you did not

No □Yes report as priority claims

□Other. Specify

Debts to pension or profit-sharing plans, and other similar debts

Educational

Is the claim subject to offset?

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Debtor 1 Erika E Aguilar Case number (if know) 4.8 Dept Of Ed/NeInet Last 4 digits of account number 2865 \$3,500.00 Nonpriority Creditor's Name Attn: Claims Opened 1/01/12 Last Active When was the debt incurred? Po Box 82505 1/15/16 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent Debtor 1 only ■ Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans Check if this claim is for a community debt Dbligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No □Yes Dther. Specify **Educational** 4.9 **Dept Of Ed/Nelnet** Last 4 digits of account number 2965 \$3,081.00 Nonpriority Creditor's Name Attn: Claims Opened 1/01/12 Last Active Po Box 82505 When was the debt incurred? 1/15/16 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent Debtor 1 only □Jnliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans Check if this claim is for a community debt Dbligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No □Yes □Other. Specify **Educational** 4.10 **Fashion Bug** Last 4 digits of account number 7486 \$0.00 Nonpriority Creditor's Name Opened 3/13/02 Last Active Po Box 182272 When was the debt incurred? 11/01/07 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent Debtor 1 only ■ Jnliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐Student loans Check if this claim is for a community debt Dbligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No **Credit Card □**Yes Other. Specify

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Case number (if know)

Debio	Elika E Aguilai		Case Humber (II know)	
4.11	Harrison Financial	Last 4 digits of account number		\$3,678.23
	Nonpriority Creditor's Name c/o Resurgence Legal Group, PC 1161 Lake Cook Road, Ste E Deerfield, IL 60015	When was the debt incurred?	2002-2010	
4.11 H: No c/ 11' Di Ni W W W W W W W W W W W W W W W W W W	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one. Debtor 1 only	Contingent		
	Debtor 2 only	□Jnliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
4.12	At least one of the debtors and another	Type of NONPRIORITY unsecured		
	Check if this claim is for a community debt Is the claim subject to offset?	☐Student loans ☐Dbligations arising out of a separ- report as priority claims	ation agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	plans, and other similar debts	
	☐Yes		ectric Capital Corp/GE Money s Club (Original Issuer)	
4.12	Hsbc/carsn Nonpriority Creditor's Name	Last 4 digits of account number	5271	\$0.00
	Po Box 5253 Carol Stream, IL 60197	When was the debt incurred?	Opened 5/05/02 Last Active 4/12/10	
4.11	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	Contingent		
	Debtor 1 only	□Jnliquidated		
	Debtor 2 only	Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐At least one of the debtors and another	☐Student loans		
	Check if this claim is for a community debt ls the claim subject to offset?	Dbligations arising out of a separ- report as priority claims	ation agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	plans, and other similar debts	
	∐Yes	Other. Specify Charge Ac	count	
4.13	Illinois Tollway Nonpriority Creditor's Name	Last 4 digits of account number	3396	\$706.60
	Attn: Violation Administration Cntr 2700 Ogden Avenue	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
4.13	Who incurred the debt? Check one.	Contingent		
	Debtor 1 only	 □Jnliquidated		
	Debtor 2 only	i Disputed		
4.11 Har Nonp C/O 116 Dee Numl Who I Dee Chart Nonp Po I Carr Numl Who I Dee Chart Chart Numl Nonp Attr 270 Dov Numl Who I Dee Chart Sthe I St	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐At least one of the debtors and another	☐Student loans		
	Check if this claim is for a community debt Is the claim subject to offset?	Dbligations arising out of a separ- report as priority claims	ation agreement or divorce that you did not	
	■No	Debts to pension or profit-sharing	plans, and other similar debts	
	□Ves	■Other Specify Toll Violati	ons	

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Debtor 1 Erika E Aguilar Case number (if know) 4.14 Lord&taylor Last 4 digits of account number 2522 \$0.00 Nonpriority Creditor's Name Opened 2/01/04 Last Active P.o. Box 1628 When was the debt incurred? 7/22/07 Maryland Heigh, MO 63043 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent Debtor 1 only ■ Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: TAt least one of the debtors and another ☐Student loans Check if this claim is for a community debt Dbligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts No **Charge Account** □Yes Other. Specify 4.15 Midland Funding Last 4 digits of account number \$6,892.00 0927 Nonpriority Creditor's Name 2365 Northside Dr When was the debt incurred? Opened 4/01/12 Suite 300 San Diego, CA 92108 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. Contingent Debtor 1 only ■Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐At least one of the debtors and another ☐Student loans Check if this claim is for a community debt Dbligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts **Factoring Company Account Target** □Yes Other. Specify **National Bank** 4.16 Midland Funding Last 4 digits of account number 5710 \$2,776.00 Nonpriority Creditor's Name 2365 Northside Dr When was the debt incurred? Opened 5/01/12 Suite 300 San Diego, CA 92108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent Debtor 1 only ■ Jnliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐Student loans □Check if this claim is for a community debt Dbligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts Nο

☐Yes

Other. Specify

Nevada N.A.

Factoring Company Account Hsbc Bank

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Deptor	Erika E Aguilar			Case number (if know)						
4.17	Midland Funding	Last 4 digits of ac	count number	6359	\$2,353.00					
	Nonpriority Creditor's Name 2365 Northside Dr Suite 300	When was the de	bt incurred?	Opened 3/01/10						
	San Diego, CA 92108 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you	u file, the claim	is: Check all that apply						
	Debtor 1 only	☐Contingent☐Unliquidated								
	Debtor 2 only Debtor 1 and Debtor 2 only	Disputed Type of NONPRICE	ORITY unsecure	d claim:						
	☐At least one of the debtors and another	☐Student loans								
	Check if this claim is for a community debt ls the claim subject to offset?	Dbligations arising out of a separation agreement or divorce that you did not report as priority claims								
	■No	Debts to pension	n or profit-sharing	g plans, and other similar debts						
	∐Yes	Other. Specify	Factoring Bank	Company Account Ge Money						
4.18	Midland Funding	Last 4 digits of ac	count number	1239	\$1,094.00					
	Nonpriority Creditor's Name 2365 Northside Dr Suite 300	When was the de	bt incurred?	Opened 5/01/12						
	San Diego, CA 92108 Number Street City State Zlp Code	As of the date you								
	Who incurred the debt? Check one.	Contingent								
	Debtor 1 only	□Jnliquidated								
	Debtor 2 only	Disputed								
	Debtor 1 and Debtor 2 only	Type of NONPRIC	ORITY unsecure	d claim:						
	At least one of the debtors and another	Student loans								
	Check if this claim is for a community debt is the claim subject to offset?	report as priority cl	Obligations arising out of a separation agreement or divorce that you did not out as priority claims							
	No	Debts to pension	Debts to pension or profit-sharing plans, and other similar debts							
	<u></u> √es	Other. Specify	Factoring Usa N.A.	Company Account Chase Bank						
4.19	Midland Funding Nonpriority Creditor's Name	Last 4 digits of ac	count number	5643	\$558.00					
	2365 Northside Dr Suite 300	When was the de	bt incurred?	Opened 3/01/10						
	San Diego, CA 92108 Number Street City State Zlp Code	As of the date you	u file, the claim	is: Check all that apply						
	Who incurred the debt? Check one.	Contingent								
	Debtor 1 only	□Jnliquidated								
	Debtor 2 only	Disputed								
	Debtor 1 and Debtor 2 only	Type of NONPRIC	ORITY unsecure	d claim:						
	At least one of the debtors and another	☐Student loans								
	Check if this claim is for a community debt ls the claim subject to offset?	☐Obligations arisi report as priority cl		ation agreement or divorce that you did not						
	■No	Debts to pension	n or profit-sharing	g plans, and other similar debts						
	_Yes	Other. Specify	Factoring Bank	Company Account Ge Money						

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Debtor 1 Erika E Aguilar Case number (if know) 4.20 Portfolio Recovery Last 4 digits of account number 0498 \$2,695.00 Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? Opened 7/01/12 Po Box 41067 Norfolk, VA 23541 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent Debtor 1 only ■Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐Student loans Check if this claim is for a community debt Dbligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No **Factoring Company Account World** ∐Yes Other. Specify **Financial Network Bank** 4.21 Portfolio Recovery Last 4 digits of account number 4557 \$2,098.00 Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? Opened 8/01/12 Po Box 41067 Norfolk, VA 23541 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent Debtor 1 only □Jnliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐Student loans ☐Check if this claim is for a community debt Dbligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts **Factoring Company Account World** □Yes Other. Specify **Financial Network Bank** 4.22 **Portfolio Recovery** Last 4 digits of account number \$640.00 3954 Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? Opened 12/01/12 Po Box 41067 Norfolk, VA 23541 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent Debtor 1 only ■ Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐Student loans Check if this claim is for a community debt Dbligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No **Factoring Company Account World** □Yes Other. Specify **Financial Network Bank**

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Depto	F1 Erika E Aguilar									
4.23	State of Illinois	Last 4 digits of account number	\$11,480.00							
	Nonpriority Creditor's Name Department of Revenue 9611 W Harrison Street Des Plaines, IL 60016	When was the debt incurred?								
4.23 \$\begin{array}{c} \\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply							
	Who incurred the debt? Check one.	Contingent								
4.23 State Nonpric Depa 9611 Des F Numbe Who in Debt Check Is the control Nonpric Attn: Po Bc Rosw Numbe Who in Debt Check Is the control Nonpric Attn: Po Bc Rosw Numbe Who in Debt Check Is the control Nonpric Attn: Po Bc Rosw Numbe Who in Debt Check Is the control In the con	Debtor 1 only	□Jnliquidated								
	Debtor 2 only	Disputed								
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured								
	At least one of the debtors and another	☐Student loans								
	Check if this claim is for a community debt Is the claim subject to offset?	Dbligations arising out of a separareport as priority claims	ation agreement or divorce that you did not							
	No	Debts to pension or profit-sharing	plans, and other similar debts							
	∐Yes	■Other. Specify 2000-M1-14								
4.24	Synchrony Bank/ Old Navy Nonpriority Creditor's Name	Last 4 digits of account number	9476	\$1,437.00						
	Attn: Bankruptcy Po Box 103104 Roswell, GA 30076	When was the debt incurred?	Opened 4/01/02 Last Active 10/01/09							
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply							
	Who incurred the debt? Check one.	Contingent								
	Debtor 1 only									
	Debtor 2 only	□Unliquidated □Disputed								
	Debtor 1 and Debtor 2 only	= '	f NONPRIORITY unsecured claim:							
	☐At least one of the debtors and another	☐Student loans								
	Check if this claim is for a community debt Is the claim subject to offset?	□Dbligations arising out of a separareport as priority claims	ation agreement or divorce that you did not							
	No	Debts to pension or profit-sharing	plans, and other similar debts							
	□ Yes	Other. Specify Charge Ac	count							
4.25	Synchrony Bank/ Old Navy Nonpriority Creditor's Name	Last 4 digits of account number	0981	\$0.00						
	Attn: Bankruptcy Po Box 103104	When was the debt incurred?	Opened 4/16/02 Last Active 2/01/08							
	Roswell, GA 30076 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply							
	Who incurred the debt? Check one.	Contingent								
	Debtor 1 only	□Jnliquidated								
	Debtor 2 only	Disputed								
4.23 St No De 96 Pe 10 P	Debtor 1 and Debtor 2 only	Type of North Motor Fundacoured diamin.								
	At least one of the debtors and another	☐Student loans								
	Check if this claim is for a community debt is the claim subject to offset?	Dbligations arising out of a separ- report as priority claims	ation agreement or divorce that you did not							
	No	Debts to pension or profit-sharing	plans, and other similar debts							
	□Yes	■Other Specify Charge Ac	count							

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Debtor 1 Erika E Aguilar Case number (if know) 4.26 Synchrony Bank/Banana Republic Last 4 digits of account number \$0.00 1325 Nonpriority Creditor's Name Attn: Bankruptcy Opened 5/27/07 Last Active When was the debt incurred? Po Box 103104 8/01/09 Roswell, GA 30076 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent Debtor 1 only ■ Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐Student loans Check if this claim is for a community debt Dbligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No □Yes **Charge Account** Other. Specify 4.27 Synchrony Bank/Gap Last 4 digits of account number 4943 \$0.00 Nonpriority Creditor's Name Attn: Bankrupty Opened 4/07/04 Last Active When was the debt incurred? 8/01/09 Po Box 103104 Roswell, GA 30076 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent Debtor 1 only ■ Jnliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐Student loans ☐Check if this claim is for a community debt Dbligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No **Charge Account** □Yes Other. Specify 4.28 Synchrony Bank/MCCBG Last 4 digits of account number 2666 \$0.00 Nonpriority Creditor's Name Opened 8/25/05 Last Active Attn: Bankruptcy When was the debt incurred? Po Box 103104 1/14/08 Roswell, GA 30076 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent Debtor 1 only Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐Student loans Check if this claim is for a community debt Dbligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts Nο **Charge Account** □Yes Other. Specify

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Debtor 1 Erika E Aguilar Case number (if know) 4.29 Synchrony Bank/Sams Last 4 digits of account number 1560 \$0.00 Nonpriority Creditor's Name Attn: Bankruptcy Opened 4/30/02 Last Active When was the debt incurred? Po Box 103104 2/12/08 Roswell, GA 30076 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent Debtor 1 only ■Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐Student loans Check if this claim is for a community debt Dbligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No □Yes **Charge Account** Other. Specify 4.30 Synchrony Bank/Sams Last 4 digits of account number 1560 \$0.00 Nonpriority Creditor's Name Attn: Bankruptcy Opened 4/30/02 Last Active When was the debt incurred? 10/11/09 Po Box 103104 Roswell, GA 30076 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent Debtor 1 only ■ Jnliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐Student loans ☐Check if this claim is for a community debt Dbligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No **Charge Account □**Yes Other. Specify 4.31 Last 4 digits of account number 0376 \$0.00 **Target** Nonpriority Creditor's Name Opened 3/20/02 Last Active C/O Financial & Retail Services When was the debt incurred? Mailstop BT PO Box 9475 2/14/10 Minneapolis, MN 55440 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent Debtor 1 only Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐Student loans Check if this claim is for a community debt Dbligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts Nο **Credit Card** □Yes Other. Specify

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Debtor	1 Erika E Aguilar	Boodinent	r age 2	Case number (if know)						
4.32	Unique National Collections Nonpriority Creditor's Name	Last 4 digits of ac	count number	1677	\$27.00					
	119 E Maple St Jeffersonville, IN 47130	When was the del	When was the debt incurred? Opened 6/01/13 Last Active 6/21/13							
	Number Street City State Zlp Code	As of the date you	As of the date you file, the claim is: Check all that apply							
	Who incurred the debt? Check one.	Contingent								
	Debtor 1 only	□Unliquidated								
	Debtor 2 only	Disputed								
	Debtor 1 and Debtor 2 only	Type of NONPRIC	RITY unsecure	d claim:						
	At least one of the debtors and another	☐Student loans								
	☐Check if this claim is for a community debt Is the claim subject to offset?	Dbligations arising report as priority class		ation agreement or divorce that you did not						
	No			plans, and other similar debts						
	No			Attorney Prairie Trails Public						
	<u></u> Yes	Other. Specify	Library	Attorney Frame Trans Fubile						
4.33	Visa Dept Store National Bank	Last 4 digits of ac	count number	9170	\$2,666.00					
4.00	Nonpriority Creditor's Name		oodin namber	3170	Ψ2,000.00					
	Attn: Bankruptcy			Opened 8/01/02 Last Active						
	Po Box 8053	When was the del	bt incurred?	1/03/10						
	Mason, OH 45040 Number Street City State Zlp Code	As of the date you	u file. the claim i	is: Check all that apply						
	Who incurred the debt? Check one.	<u>_</u>								
	Debtor 1 only	☐Contingent —								
	Debtor 2 only	□Unliquidated □								
	Debtor 1 and Debtor 2 only	Disputed	NDITY	d alabas						
	At least one of the debtors and another	Type of NONPRIO	ORITY Unsecured	d Claim:						
	Check if this claim is for a community debt	☐Student loans								
	Is the claim subject to offset?	report as priority cla		ation agreement or divorce that you did not						
	No	Debts to pension	n or profit-sharing	plans, and other similar debts						
	∐Yes	Other. Specify	Charge Ac	count						
Part 3:	List Others to Be Notified About a De	bt That You Already	Listed							
trying more t any de	is page only if you have others to be notified alt to collect from you for a debt you owe to some than one creditor for any of the debts that you I abts in Parts 1 or 2, do not fill out or submit this	one else, list the original isted in Parts 1 or 2, list	al creditor in Pa	rts 1 or 2, then list the collection agency her	e. Similarly, if you have					
		On which entry in Part 1	-	_						
	est Jackson Blvd, Ste 600	Line 4.13 of (Check one		Part 1: Creditors with Priority Unsecured Claim						
	go, IL 60604		•	Part 2: Creditors with Nonpriority Unsecured C	laims					
		Last 4 digits of account r	number							
		On which entry in Part 1	•	5						
	d Scott Harris PC ox 5625	Line 4.13 of (Check one		Part 1: Creditors with Priority Unsecured Claim						
	go, IL 60680			Part 2: Creditors with Nonpriority Unsecured C	laims					
		Last 4 digits of account r	number							
Name ar	nd Address	On which entry in Part 1	or Part 2 did you	list the original creditor?						
	ey General Welfare	Line 4.23 of (Check one	-	Part 1: Creditors with Priority Unsecured Claims						
	LaSalle St			Part 2: Creditors with Nonpriority Unsecured C	laims					
Cnica	go, IL 60601	Last 4 digits of account r	number							
Non				liet the evining and they?						
		On which entry in Part 1 Line 4.15 of (Check one		list the original creditor? Part 1: Creditors with Priority Unsecured Claim	s					
	Wacker Dr	or (or or or		Part 2: Creditors with Nonpriority Unsecured C						
Suite 4	400		_	Onloadid o						

Chicago, IL 60606

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Debtor 1 Erika E Aguilar Case number (if know) Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Blatt Hasenmiller Leibsker & Moore Line **4.15** of (Check one): Part 1: Creditors with Priority Unsecured Claims 10 S LaSalle #2200 ■Part 2: Creditors with Nonpriority Unsecured Claims Chicago, IL 60603 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Clerk, Fifth Municipal Division Line 4.15 of (Check one): Part 1: Creditors with Priority Unsecured Claims Attn: Docket # 2012-M1-152678 Part 2: Creditors with Nonpriority Unsecured Claims 10220 S 76th Ave #121 Bridgeview, IL 60455 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Clerk, Fifth Municipal Division Line 4.11 of (Check one): Part 1: Creditors with Priority Unsecured Claims Attn: Docket # 2014-M1-130529 Part 2: Creditors with Nonpriority Unsecured Claims 10220 S 76th Ave #121 Bridgeview, IL 60455 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Clerk, First Municipal Division Line **4.11** of (*Check one*): Part 1: Creditors with Priority Unsecured Claims Doc # 2014-M1-130529 Part 2: Creditors with Nonpriority Unsecured Claims 50 W Washington St., Room 1001 Chicago, IL 60602 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Clerk, First Municipal Division Line 4.11 of (Check one): Part 1: Creditors with Priority Unsecured Claims Attn: Docket # 2010-M1-181380 Part 2: Creditors with Nonpriority Unsecured Claims 50 W Washington St., Room 1001 Chicago, IL 60602 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Clerk, First Municipal Division Line 4.23 of (Check one): Part 1: Creditors with Priority Unsecured Claims Attn: Docket # 2000-M1-141731 Part 2: Creditors with Nonpriority Unsecured Claims 50 W Washington St., Room 1001 Chicago, IL 60602 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **GE Money Bank** Line **4.11** of (Check one): Part 1: Creditors with Priority Unsecured Claims PO Box 960061 Part 2: Creditors with Nonpriority Unsecured Claims Orlando, FL 32896-0061 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **General Electric Capital Corp** Line **4.11** of (Check one): Part 1: Creditors with Priority Unsecured Claims POB 103104 Part 2: Creditors with Nonpriority Unsecured Claims Roswell, GA 30076 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Meyer & Njus Line **4.11** of (*Check one*): Part 1: Creditors with Priority Unsecured Claims 33 N Dearborn, #1301 Part 2: Creditors with Nonpriority Unsecured Claims Chicago, IL 60602 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Resurgence Legal Group** Line 4.11 of (Check one): Part 1: Creditors with Priority Unsecured Claims 1161 Lake Cook Road Part 2: Creditors with Nonpriority Unsecured Claims Suite E Deerfield, IL 60015 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor?

Sam's Club

Part 1: Creditors with Priority Unsecured Claims

Line 4.11 of (Check one):

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PO Box 960013
Orlando, FL 32896

Last 4 digits of account number

On which entry in Part 1 or Part 2 did you list the original creditor?

Security Credit Services, LLC
2653 West Oxford Loop
Suite 108

Case number (if know)

Part 2: Creditors with Nonpriority Unsecured Claims

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.11 of (Check one): Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

Oxfods, MS 38655

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims from Part 1	Ch	Tayon and partain other debte you are the nevernment	Ch	•	0.00
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					Total Claim
	6f.	Student loans	6f.	\$	6,581.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	$\label{thm:continuous} \textbf{Other.} \ Add \ all \ other \ nonpriority \ unsecured \ claims. \ Write \ that \ amount \ here.$	6i.	\$	39,587.83
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	46,168.83

		Ducume	TIL FAUE 32 UI 30	
Fill in this infor	mation to identify your	case:		
Debtor 1	Erika E Aguilar			
	First Name	Middle Name	Last Name	_
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is
				amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ■No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the r, Street, City, State and ZIP (contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.3			State	ZIF Code	
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	-
2.5					
	Name				
	Nicosales	Otros			<u> </u>
	Number	Street			
	City		State	ZIP Code	

	Case 10-07501 L	Docume Docume		03/03/10 19.10.49 of 58	Desc Main
Fill in this	s information to identify your		m rade oo t	7 30	
Debtor 1	Erika E Aguilar				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fili	ing) First Name	Middle Name	Last Name		
	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num	her				
(if known)					☐ Check if this is an amended filing
Officia	l Form 106H				
	dule H: Your Cod	ebtors			12/15
501100	daio III. I dai daa	001010			12/13
your name	and number the entries in the and case number (if known) you have any codebtors? (If	. Answer every question			f any Additional Pages, write
■No □Yes					
2. Wit	thin the last 8 years, have you				tates and territories include
Arizor	na, California, Idaho, Louisiana,	Nevada, New Mexico, Pu	erto Rico, Texas, Wash	ington, and Wisconsin.)	
	Go to line 3.				
∐Yes.	. Did your spouse, former spous	se, or legal equivalent live	with you at the time?		
in line Form	e 2 again as a codebtor only i	f that person is a guarar	itor or cosigner. Make	sure you have listed the	vith you. List the person shown creditor on Schedule D (Official hedule E/F, or Schedule G to
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		Column 2: The creditor Check all schedules the	or to whom you owe the debt nat apply:
3.1				☐Schedule D, line	
	Name			Schedule E/F, line	
				☐Schedule G, line	
-	Number Street City	State	ZIP Code	_	
3.2				☐Schedule D, line	
	Name			Schedule E/F, line	
				☐Schedule G, line	
-	Number Street			<u> </u>	
	City	State	ZIP Code		

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	to the test of a second se					•				
	in this information to identify your optor 1 Erika E Agu									
	btor 2 buse, if filing)				_					
Uni	ted States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS							
	se number nown)		-			□ A		ed filing ent showin	ng postpetition	
0	fficial Form 106I					M	1M / DD/ \	/YYY		
S	chedule I: Your Inc	ome								12/15
atta	use. If you are separated and you ch a separate sheet to this form. Telescribe Employment Fill in your employment information.						umber (if	known). A		
			_				□Emplo		mig opodoo	
	If you have more than one job, attach a separate page with information about additional	Employment status	■Employed □Not employed	_			□Not employed			
	employers.	Occupation	Unemployed							
	Include part-time, seasonal, or self-employed work.	Employer's name	Unemployed							
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed t	there? 4-5 Year	s			_			
Pai	t 2: Give Details About Mo	nthly Income								
	mate monthly income as of the cuse unless you are separated.	late you file this form. If	you have nothing to re	eport for	any	line, write	e \$0 in the	e space. In	nclude your no	on-filing
	ou or your non-filing spouse have m e space, attach a separate sheet to		ombine the information	n for all	emp	loyers for	that pers	on on the I	lines below. If	you need
						For Dek	otor 1		btor 2 or ing spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$		0.00	\$	N/A	
3.	Estimate and list monthly over	time pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$		0.00	\$	N/A	

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Deb	tor 1	Erika E Aguilar	_		Case	number (if kr	nown)				
					Foi	r Debtor 1			Debtor 2 or -filing spous	e	
	Сор	y line 4 here	4.		\$_	(0.00	\$	N/	<u>/A</u>	
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5	a.	\$	(0.00	\$	N/	/A	
	5b.	Mandatory contributions for retirement plans	51	b.	\$		0.00	\$	N/		
	5c.	Voluntary contributions for retirement plans		c.	\$_		0.00	\$	N/		
	5d.	Required repayments of retirement fund loans		d.	\$_		0.00	\$	N/		
	5e. 5f.	Insurance Domestic support obligations	51 51	e. f	\$_ \$		0.00	\$ 	N/		
	5g.	Union dues		g.	\$-		0.00	-\$-	N/		
	5h.	Other deductions. Specify:		9. h.+	· .		0.00	+ \$	N/		
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	(0.00	\$	N/	/A	
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	(0.00	\$	N/	/A	
8.	8b. 8c. 8d. 8e. 8f.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive	80	b. c. d.	\$_ \$_ \$ \$	(0.00 0.00 0.00 0.00 0.00	\$ \$ \$	N/ N/ N/ N/ N/	/ <u>A</u> / <u>A</u>	
	oi.	Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Daughter's Social Security	e 81	f.	\$_	733	3.00	\$	N/	<u>/A</u>	
		Link Card			\$_		0.00	\$	N/		
	8g.	Pension or retirement income	8	_	\$_		0.00	\$	N/		
	8h.	Other monthly income. Specify:	81	h.+	\$_		0.00	+ \$	N/	<u>/A</u>	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	. [\$	1,163	3.00	\$	N	N/A	
10	Calc	culate monthly income. Add line 7 + line 9.	10.	\$		1,163.00	- s		N/A = \$	1,163.0	<u></u>
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		_		1,100.00				1,100.0	
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedul adde contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are no cify:	ır dep			•		•	Schedule J. 11. +\$_	0.0)0
12.		the amount in the last column of line 10 to the amount in line 11. The ree that amount on the Summary of Schedules and Statistical Summary of Certiles							12. \$	1,163.0)0
13.	Do y	you expect an increase or decrease within the year after you file this form	n?							bined thly income	•
		No.									
		Yes. Explain:									

An amended filing A supplement showing postpetition che 13 expenses as of the following date: MM / DD / YYYY An amended filing A supplement showing postpetition che 13 expenses as of the following date: MM / DD / YYYY An amended filing A supplement showing postpetition che 13 expenses as of the following date: MM / DD / YYYY An amended filing A supplement showing postpetition che 13 expenses as of the following date: MM / DD / YYYY An amended filing A supplement showing postpetition che 13 expenses as of the following date: MM / DD / YYYY An amended filing A supplement showing postpetition che 13 expenses as of the following date: MM / DD / YYYY An amended filing A supplement showing postpetition che 13 expenses as of the following date: MM / DD / YYYY An amended filing A supplement showing postpetition che 13 expenses as of the following date: MM / DD / YYYY An amended filing A supplement showing postpetition che 13 expenses as of the following date: MM / DD / YYYY An amended filing A supplement showing postpetition che 13 expenses as of the following date: MM / DD / YYYY An amended filing A supplement showing postpetition che 13 expenses as of the following date: MM / DD / YYYY An amended filing A supplement showing postpetition che 13 expenses as of the following date: MM / DD / YYYY An amended filing A supplement showing postpetition che 13 expenses as of the following date: MM / DD / YYYY An amended filing A supplement showing postpetition che 13 expenses as of the following date: MM / DD / YYYY An amended filing A supplement showing postpetition che 13 expenses as of the following date: MM / DD / YYYY An amended filing the supplement showing postpetition che 13 expenses as of the following date: MM / DD / YYYY An amended filing the supplement showing postpetition che 13 expenses as of the following date: MM / DD / YYYY An amended filing the supplement showing postpetition che 13 expenses as of the following date: MM / DD / YYYY An amende	ebtor 1	or 1 Erika E Aguilar			Check if this is:	
A supplement showing postpetition chouse, if filing)		Lina L Aguila	41			
The distates Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS MM / DD / YYYY	ebtor 2				A supplement sho	
### Common Service Co	pouse, if filing)				13 expenses as of	the following date:
fficial Form 106J chedule J: Your Expenses as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying corrormation. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and camber (if known). Answer every question. 11: Describe Your Household Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No Pes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. Do you have dependents? Do not list Debtor 1 The second of period of the period of Debtor 2 age and the period of Debtor 2. Do not state the dependents names. No Nephew 9 No Daughter 9 No Pes Do your expenses include expenses of people other than yourself and your dependents? Do your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to repense as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill plicable date. The rental or home ownership expenses for your residence. Include first mortgage The rental or home ownership expenses for your residence. Include first mortgage	nited States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS				MM / DD / YYYY	
Chedule J: Your Expenses as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying corrormation. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and camber (if known). Answer every question. 11 Describe Your Household Is this a joint case? No. Go to line 2. Yes. Desce Debtor 2 live in a separate household? Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. Do you have dependents? Do not list Debtor 1 and Debtor 2. Do not list Debtor 1 And Debtor 2. Personance of people other than good and people are filling together, both are equally responsible for supplying correction. On the top of any additional pages, write your response in the first point of the top of any additional pages, write your responsible for supplying correction. On the top of any additional pages, write your responsible for supplying correction. On the top of any additional pages, write your responsible for supplying correction. The rental or home ownership expenses for your residence. Include first mortgage The rental or home ownership expenses for your residence. Include first mortgage	se number _					
as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying corresponded. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and camber (if known). Answer every question. Describe Your Household	known)					
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Do not list Debtor 1 and Debtor 2. Do not state the dependents names. Nephew Pes. Fill out this information for each dependent	Do you hay	ve denendents?	□No.			
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Daughter Daught				Nephew	9	Yes
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	payments a	and any rent for the	ground or lot.	4.	4	200.00

4c. Home maintenance, repair, and upkeep expenses
4d. Homeowner's association or condominium dues
4d. \$

Additional mortgage payments for your residence, such as home equity loans
5. \$

4a.

4b.

Real estate taxes

Property, homeowner's, or renter's insurance

4b. \$

0.00

0.00

0.00

0.00

0.00

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2:		230	c. [\$		28.00
he result is your <i>monthly net income</i> . expect an increase or decrease in your expenses within the your	ion to the terms of your mortgage?	expect an increase or decrease in your expenses within the year after you	d line 22a and 22b. The result is your monthly expenses. Inter your monthly net income. It is your combined monthly income) from Schedule I. It is your monthly expenses from line 22c above. 23i with a company the result is your monthly net income. 23i expect an increase or decrease in your expenses within the year after you file the company that income is your monthly net income.	d line 22a and 22b. The result is your monthly expenses. Inter your monthly net income. It is your combined monthly income) from Schedule I. It is your monthly expenses from line 22c above. 23a. 23b. Inter your monthly expenses from your monthly income. The result is your monthly net income. 23c. Interpretation of the properties of the propert	d line 22a and 22b. The result is your monthly expenses. ste your monthly net income. stopy line 12 (your combined monthly income) from Schedule I. stopy your monthly expenses from line 22c above. 23b\$ ubtract your monthly expenses from your monthly income. the result is your monthly net income. 23c. \$ expect an increase or decrease in your expenses within the year after you file this form?	d line 22a and 22b. The result is your monthly expenses. ste your monthly net income. stopy line 12 (your combined monthly income) from Schedule I. stopy your monthly expenses from line 22c above. 23a. \$ ubtract your monthly expenses from your monthly income. the result is your monthly net income.
			23d	23c.	23c. \$	23c. \$

Yes.	Explain	here

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Fill in this info	rmation to identify your	case:			
Debtor 1	Erika E Aguilar				
Dahtar 0	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing
Official For	m 106Dec				
Declara t	tion About a	ın Individua	I Debtor's So	chedules	12/15
Sig	ın Below				
Did you pa	ay or agree to pay some	one who is NOT an atto	orney to help you fill out	t bankruptcy forms?	
■ No					
☐ Yes.	Name of person				kruptcy Petition Preparer's Notice, , and Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the su	mmary and schedules fi	iled with this declaration	on and
X /s/ Eri	ka E Aguilar		x		
	E Aguilar		Signature of	of Debtor 2	
	ire of Debtor 1				

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Debtor 1	Erika E Aguilar				
Booto, 1	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
, , , ,					
United States E	Bankruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS		
Case number (if known)					Check if this is an amended filing
	t of Financial	Affairs for Individ			12/1
information. If		ible. If two married people a , attach a separate sheet to stion.			
Part 1: Give	Details About Your Ma	arital Status and Where You	Lived Before		
1. What is yo	ur current marital statu	ıs?			
☐ Marrie	ed				
■ Not m	arried				
2. During the	last 3 years, have you	lived anywhere other than	where you live now?		
□ No					
=	ist all of the places you	lived in the last 3 years. Do n	ot include where you live no	N.	
Debtor 1 I	Prior Address:	Dates Debtor 1	Debtor 2 Prior Ad	ldress:	Dates Debtor 2
8112 Lor	rol Avo	lived there From-To:			lived there
-	, IL 60459	110111-10.	☐Same as Debtor 1		☐Same as Debtor 1 From-To:
states and territo No Yes. M	ories include Árizona, Ca	ver live with a spouse or lead lifornia, Idaho, Louisiana, New hedule H: Your Codebtors (Our Income	vada, New Mexico, Puerto R	, , ,	
Fill in the to	otal amount of income yo	nployment or from operatir ou received from all jobs and have income that you receiv	all businesses, including par	t-time activities.	endar years?
□ No ■ Yes. F	Fill in the details.				
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	1 of current year until led for bankruptcy:	■Wages, commissions, bonuses, tips	\$0.00	☐Wages, commissions, bonuses, tips	
		☐Operating a business		☐Operating a business	

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Debtor 1 Erika E Aguilar Page 40 01 36 Case number (if known)

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2015)	■Wages, commissions, bonuses, tips	\$0.00	☐Wages, commissions, bonuses, tips	
	□Operating a business		☐Operating a business	
For the calendar year before that: (January 1 to December 31, 2014)	■Wages, commissions, bonuses, tips	\$0.00	□Wages, commissions, bonuses, tips	
	□Operating a business		□Operating a business	

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

□ No

Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Social Security Benefits	\$2,199.00		
	Link Card	\$1,290.00		
For last calendar year: (January 1 to December 31, 2015)	Social Security Benefits	\$8,796.00		
	Link Card	\$5,160.00		
For the calendar year before that: (January 1 to December 31, 2014)	Social Security Benefits	\$8,796.00		
	Link Card	\$5,160.00		

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

5.	Are either	Debtor 1'	s or [Debtor	2's	debts	primaril	y consumer	de	bts	?
----	------------	-----------	--------	--------	-----	-------	----------	------------	----	-----	---

No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?

☐ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

^{*} Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.

Case 16-07501 Doc 1 Filed 03/03/16 Entered 03/03/16 19:16:49 Desc Main Document Page 41 of 58 Erika E Aguilar Case number (if known) Debtor 1 Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address **Dates of payment** Total amount Amount you Was this payment for ... still owe paid Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No ☐ Yes. List all payments to an insider Insider's Name and Address **Dates of payment** Total amount Amount you Reason for this payment paid still owe Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. ☐ Yes. List all payments to an insider Insider's Name and Address **Dates of payment** Total amount Reason for this payment Amount you still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number Harrison Financial LLC v Erika Contract Clerk, First Municipal Pending Aguilar Complaint Division ☐ On appeal 2014-M1-130529 50 W Washington St., Room □ Concluded 1001 Chicago, IL 60602 Midland Funding v Erika Aguilar Contract Clerk, Fifth Municipal Pending 2012-M1-152678 Complaint Division ☐ On appeal 10220 S 76th Ave #121 ☐ Concluded Bridgeview, IL 60455 GE Money Bank v Erika Aguilar Clerk, First Municipal Contract □ Pending 2010-M1-181380 Complaint Division ☐On appeal 50 W Washington St., Room □ Concluded 1001

Chicago, IL 60602

12/02/2010 Ex-Parte

Judgment

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Case number (if known) Document Debtor 1 Erika E Aguilar

	Case title Case number	Nature of the case	Court or agency	Status of t	he case
	People of the State of Illinois v Erika Aguilar 2000-M1-141731	Contract Complaint	Clerk, First Municipal Division 50 W Washington St., Ro 1001	□ Pending □ On appe om □ Conclude	
			Chicago, IL 60602	01/10/200 Judgmen	1 Ex Parte t
10.	Within 1 year before you filed for bankrup Check all that apply and fill in the details belo		rty repossessed, foreclosed,	garnished, attache	ed, seized, or levied?
	■ No □ Yes. Fill in the information below.				
	Creditor Name and Address	Describe the Property Explain what happened		Date	Value of the property
11.	Within 90 days before you filed for bankru accounts or refuse to make a payment bed No		uding a bank or financial inst	itution, set off any	amounts from your
	☐ Yes. Fill in the details. Creditor Name and Address	Describe the action the	creditor took	Date action was taken	Amount
12.	Within 1 year before you filed for bankrup court-appointed receiver, a custodian, or a ■ No □ Yes		rty in the possession of an as	ssignee for the ber	nefit of creditors, a
Par	List Certain Gifts and Contributions				
13.	Within 2 years before you filed for bankru ■ No	ptcy, did you give any gifts	with a total value of more that	an \$600 per perso	n?
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person	Describe the gifts		Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:			Ū	
14.	Within 2 years before you filed for bankru ■ No □ Yes. Fill in the details for each gift or co	, ,, , , , , , , , , , , , , , , , , , ,	or contributions with a total	value of more tha	n \$600 to any charity
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	tal Describe what you	contributed	Dates you contributed	Value
Par	t 6: List Certain Losses				
15.	Within 1 year before you filed for bankrup disaster, or gambling?	tcy or since you filed for b	ankruptcy, did you lose anyth	ing because of the	eft, fire, other
	■ No □ Yes. Fill in the details.				
	Describe the property you lost and how the loss occurred	Describe any insurance connected the amount that insur- pending insurance claims on Property.	ance has paid. List	Date of your loss	Value of property lost

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Par	t 7: List Certain Payments or Transfers				
16.	Within 1 year before you filed for bankrupt consulted about seeking bankruptcy or pr Include any attorneys, bankruptcy petition pre	eparing a bankruptcy po	etition?		
	□ No■ Yes. Fill in the details.				
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Yo	transferred	value of any property	Date payment or transfer was made	Amount of payment
	Ronald P Strojny 5839 W 35th Street Cicero, IL 60804		ttorney fees; \$335 to counseling; \$33		\$0.00
17.	Within 1 year before you filed for bankrupp promised to help you deal with your credit Do not include any payment or transfer that y	tors or to make paymen		half pay or transfer any pro	perty to anyone who
	■ No □ Yes. Fill in the details.				
	Person Who Was Paid Address	Description and transferred	value of any property	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankrup transferred in the ordinary course of your Include both outright transfers and transfers include gifts and transfers that you have alreated No Yes. Fill in the details.	business or financial af made as security (such as	fairs? If the granting of a secu		
	Person Who Received Transfer Address Person's relationship to you	Description and property transfe	rred	Describe any property or payments received or debts paid in exchange	Date transfer was made
19.	Within 10 years before you filed for bankrubeneficiary? (These are often called asset-p ■ No □ Yes. Fill in the details.		ny property to a self-	settled trust or similar devic	e of which you are a
	Name of trust	Description and	value of the property	transferred	Date Transfer was made
Par	t 8: List of Certain Financial Accounts, I	nstruments, Safe Depos	sit Boxes, and Storag	e Units	
20.	Within 1 year before you filed for bankrupt sold, moved, or transferred?	tcy, were any financial a	ccounts or instrume	nts held in your name, or for	your benefit, closed,
	Include checking, savings, money market, houses, pension funds, cooperatives, ass			leposit; shares in banks, cre	edit unions, brokerage
	Yes. Fill in the details.				
	Name of Financial Institution and Address (Number, Street, City, State and ZIP	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold,	Last balance before closing or

transfer

moved, or

transferred

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Debtor 1 Erika E Aguilar

21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ar before you filed for bankruptcy, an	y safe deposit box or other deposit	ory for securities,
	No			
	Yes. Fill in the details.			
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
22.	Have you stored property in a storage unit or	place other than your home within 1	year before you filed for bankruptcy	,
	■ No □ Yes. Fill in the details.			
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
Par	19: Identify Property You Hold or Control fo	or Someone Else		
23.	Do you hold or control any property that some for someone.	eone else owns? Include any propert	y you borrowed from, are storing fo	r, or hold in trust
	■ No □ Yes. Fill in the details.			
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
	E 10: Give Details About Environmental Infor			
=	Environmental law means any federal, state, or toxic substances, wastes, or material into the regulations controlling the cleanup of these s	or local statute or regulation concern e air, land, soil, surface water, ground	- -	
	Site means any location, facility, or property a to own, operate, or utilize it, including dispos	as defined under any environmental l	aw, whether you now own, operate,	or utilize it or used
	Hazardous material means anything an environment hazardous material, pollutant, contaminant, o	onmental law defines as a hazardous	waste, hazardous substance, toxic	substance,
Rep	ort all notices, releases, and proceedings that	you know about, regardless of when	they occurred.	
24.	Has any governmental unit notified you that y	ou may be liable or potentially liable	under or in violation of an environm	nental law?
	■ No			
	Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of a	ny release of hazardous material?		
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice

Document Page 45 of 58 Erika E Aguilar Debtor 1 Case number (if known) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. **Case Title** Nature of the case Status of the Court or agency **Case Number** Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name** Address Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Erika E Aguilar Signature of Debtor 2 Erika E Aquilar Signature of Debtor 1 Date March 1, 2016 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No □Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ☐Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this infor				
Debtor 1	Erika E Aguilar			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- I you have leased personal property and the lease has not expired.
- You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's	☐Surrender the property.	□No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	□Yes
property securing debt:	Retain the property and [explain]:	
Creditor's	☐Surrender the property.	□No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	<u> </u> Yes
property	☐Retain the property and [explain]:	
securing debt:		
Creditor's	Surrender the property.	□No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	<u> </u> Yes
property	Retain the property and [explain]:	
securing debt:		
Creditor's	☐Surrender the property.	□No

Official Form 108

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Debtor 1	Erika E Aguilar	Case number (if kn	own)
name: Descr prope	iption of	☐ Retain the property and redeem it.☐ Retain the property and enter into a Reaffirmation Agreement.☐ Retain the property and [explain]:	∐Yes
securi	ng debt:		
n the inf	ormation below. Do not list real esta	perty Leases nat you listed in Schedule G: Executory Contracts and Unex ate leases. Unexpired leases are leases that are still in effec perty lease if the trustee does not assume it. 11 U.S.C. § 365	t; the lease period has not yet ended.
Describe	e your unexpired personal property	leases	Will the lease be assumed?
	on of leased		□No
Property	•		□Yes
Lessor's Descripti Property	on of leased		□No
Гюрску	•		□Yes
	on of leased		□No
Property			□Yes
Lessor's			□No
Property	on of leased :		□Yes
Lessor's	name: on of leased		□No
Property			□Yes
Lessor's	name: on of leased		□No
Property			□Yes
Lessor's	name: on of leased		□No
Property			□Yes
Part 3:	Sign Below		
	enalty of perjury, I declare that I have that is subject to an unexpired lease	e indicated my intention about any property of my estate tha	t secures a debt and any personal
X /s/	Erika E Aguilar	X	
Eri	ka E Aguilar nature of Debtor 1	Signature of Debtor 2	
Dat	e March 1 2016	Date	

Official Form 108

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

CI	hapter 7:	Liquidation
	\$245	filing fee
	\$75	administrative fee
<u>+</u>	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-07501 Doc 1 Filed 03/03/16 Entered 03/03/16 19:16:49 Desc Main Document Page 52 of 58

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In r	e Erika E Aguilar		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMP	ENSATION OF ATTO	ORNEY FOR DI	EBTOR(S)
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for s be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:			to me, for services rendered or to	
	For legal services, I have agreed to accept		\$	800.00
	Prior to the filing of this statement I have receive	d	\$	0.00
	Balance Due		\$	800.00
2.	\$_335.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law fin			bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed competed copy of the agreement, together with a list of the results.			
6.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspe	ects of the bankruptcy	case, including:
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods. 			
7.	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any cany other adversary proceeding.			es, relief from stay actions or
		CERTIFICATION		
this	I certify that the foregoing is a complete statement of a bankruptcy proceeding.	any agreement or arrangement for	or payment to me for re	epresentation of the debtor(s) in
ı	March 1, 2016	/s/ Ronald P Str	ojny	
7	Date	Ronald P Strojn Signature of Attorn		
		Ronald P Strojn		
		5839 W 35th Str	reet	
		Cicero, IL 60804	4 Fax: 708-652-2840	
		rpstrojny@yaho		
		Name of law firm		

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Fee Agreement Pursuant to 11 U.S.C. §528(1)

Fee for Chapter 7 Bankruptcy: \$\(\frac{1}{200}\), plus filing fees, and costs (see attached invoice).

In return for the above-disclosed fee, I have agreed to render legal services for the following aspects of the bankruptcy case, including:

- a.) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b.) Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c.) Representation of the debtor at the first meeting of creditors and, if Chapter 13, representation of the debtor at the confirmation hearing, and any adjourned hearings thereof.

Other provisions included in fee:

Preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of redemption agreements and applications as needed; negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

By agreement, fee does not include:

Representation of the debtor in adversary proceedings and other contested bankruptcy matters; representation of the debtor at any continued 1st meeting of creditors; representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

Ronald P. Strojny, Attorney at Law

Attorney Fees \$800.00 Costs \$1248.00 COSTS #335 Filing Fee # 40 Ist class # 40 2nd class * #33 credit report

United States Bankruptcy Court Northern District of Illinois

		- , , - , - , - , - , - , - , - , - , -		
In re	Erika E Aguilar		Case No.	
		Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR N	MATRIX	
		Number o	f Creditors:	38
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.			
Date:	March 1, 2016	/s/ Erika E Aguilar Erika E Aguilar Signature of Debtor		

Arnold Scott Harris 111 West Jackson Blvd, Ste 600 Chicago, IL 60604

Arnold Scott Harris PC PO Box 5625 Chicago, IL 60680

Attorney General Welfare 160 N LaSalle St Chicago, IL 60601

Blatt Hasenmiller Leibsker & Moore 125 S Wacker Dr Suite 400 Chicago, IL 60606

Blatt Hasenmiller Leibsker & Moore 10 S LaSalle #2200 Chicago, IL 60603

Chase

Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Clerk, Fifth Municipal Division Attn: Docket # 2012-M1-152678 10220 S 76th Ave #121 Bridgeview, IL 60455

Clerk, Fifth Municipal Division Attn: Docket # 2014-M1-130529 10220 S 76th Ave #121 Bridgeview, IL 60455

Clerk, First Municipal Division Doc # 2014-M1-130529 50 W Washington St., Room 1001 Chicago, IL 60602

Clerk, First Municipal Division Attn: Docket # 2010-M1-181380 50 W Washington St., Room 1001 Chicago, IL 60602 Clerk, First Municipal Division Attn: Docket # 2000-M1-141731 50 W Washington St., Room 1001 Chicago, IL 60602

Comenity Bank / The Limited Po Box 182125 Columbus, OH 43218

Comenity Bank/Limited Too Po Box 182125 Columbus, OH 43218

Comenity Bank/vctrssec Po Box 182125 Columbus, OH 43218

Dept Of Ed/Navient Attn: Claims Dept Po Box 9400 Wilkes Barr, PA 18773

Dept Of Ed/Nelnet Attn: Claims Po Box 82505 Lincoln, NE 68501

Fashion Bug Po Box 182272 Columbus, OH 43218

GE Money Bank PO Box 960061 Orlando, FL 32896-0061

General Electric Capital Corp POB 103104 Roswell, GA 30076

Harrison Financial c/o Resurgence Legal Group, PC 1161 Lake Cook Road, Ste E Deerfield, IL 60015 Hsbc/carsn Po Box 5253 Carol Stream, IL 60197

Illinois Tollway Attn: Violation Administration Cntr 2700 Ogden Avenue Downers Grove, IL 60515

Lord&taylor P.o. Box 1628 Maryland Heigh, MO 63043

Meyer & Njus 33 N Dearborn, #1301 Chicago, IL 60602

Midland Funding 2365 Northside Dr Suite 300 San Diego, CA 92108

Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541

Resurgence Legal Group 1161 Lake Cook Road Suite E Deerfield, IL 60015

Sam's Club PO Box 960013 Orlando, FL 32896

Security Credit Services, LLC 2653 West Oxford Loop Suite 108 Oxfods, MS 38655

State of Illinois Department of Revenue 9611 W Harrison Street Des Plaines, IL 60016 Synchrony Bank/ Old Navy Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

Synchrony Bank/Banana Republic Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

Synchrony Bank/Gap Attn: Bankrupty Po Box 103104 Roswell, GA 30076

Synchrony Bank/MCCBG Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

Synchrony Bank/Sams Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

Target C/O Financial & Retail Services Mailstop BT PO Box 9475 Minneapolis, MN 55440

Unique National Collections 119 E Maple St Jeffersonville, IN 47130

Visa Dept Store National Bank Attn: Bankruptcy Po Box 8053 Mason, OH 45040